

Castle Coast Wealth, LLC (referred to as “CCW,” “we,” or “us”) is registered with the Securities and Exchange Commission (“SEC”) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

## What investment services and advice can you provide me?

We offer the following investment advisory services to you:

**Asset Management:** We will offer you advice on a regular basis. We will discuss your investment goals, design a strategy with you to achieve them, and regularly monitor your account. We will manage your account on a discretionary basis, meaning that we can buy and sell investments in your account without asking you in advance.

**Financial Planning:** Services will be provided to you based on your selection on the Advisory Agreement and may include, but are not limited to, a review of investment accounts, including reviewing asset allocation and providing repositioning recommendations; strategic tax planning; a review of retirement accounts and plans that have recommendations; a review of insurance policies and recommendations for changes, if necessary; one or more retirement scenarios; estate planning review and recommendations; and education planning with funding recommendations. Services will be considered complete upon delivery of the plan.

We generally do not limit our advice to proprietary products or to a limited menu of products and investment types. This service will continue pursuant to the terms of the executed Advisory Agreement. Our firm typically requires a minimum account balance of \$2,000,000 for new clients and \$1,000,000 for clients referred to us for our Asset Management service. Written financial plans are generally assessed a minimum fee of \$2,000.

For additional information, please visit <https://adviserinfo.sec.gov/firm/summary/298439> to find the most recent copy of our Form ADV, Part 2A.

### Conversation Starters:

- Given my financial situation, should I choose an investment advisory service? Why or why not?
- How will you choose investments to recommend to me?
- What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?

## What fees will I pay?

We are paid for our services as follows:

**Asset Management:** The amount paid to our firm and your financial professional generally does not vary based on the type of investments selected on your behalf. The asset-based fee reduces the value of your account and will generally be deducted from your account. Some investments (such as mutual funds and variable annuities) impose additional fees that will reduce the value of your investment over time. Also, with certain investments, such as variable annuities, you may have to pay fees such as “surrender charges” to sell the investment. Fees are billed monthly in arrears. Our fees vary and are negotiable. Generally, the more assets you have in the advisory account, the more you will pay in total fees. We therefore have an incentive to increase the assets in your account to increase our fees. The asset-based fees you will pay will not include most transaction costs when we buy and sell an investment for you. You may also pay fees and costs applicable to common categories such as custodian fees, account maintenance fees, fees related to mutual funds and variable annuities, and other transactional fees and product-level fees. You pay our advisory fee even if there are no transactions within the account.

**Financial Planning:** Financial Planning fees are billed separately from our Asset Management fees. Planning fees are billed either annually, semi-annually, or quarterly based on the fee amount. No fees will be billed over \$1,200 six months or more in advance.

**Additional Information:** You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

For more information, please visit <https://adviserinfo.sec.gov/firm/summary/298439> to review ADV Part 2A.

**Conversation Starters:**

- "Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?"

**What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?**

When we act as your investment adviser, we must act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means:

- CCW charges fees based on your account balance; therefore, CCW has a financial incentive for you to increase your account balance. However, CCW acts as a fiduciary, meaning CCW will always put the interests of our clients ahead of the interests of our firm.
- CCW and its IARs are licensed insurance agents and place life insurance business through several independent insurance brokers. A conflict of interest exists when CCW recommends a commission-based product. Clients are under no obligation to purchase insurance through CCW and can purchase the recommended insurance product from another agent.

For more information, please visit <https://adviserinfo.sec.gov/firm/summary/298439> to review ADV Part 2A.

**How do your financial professionals make money?**

Our financial services professionals are compensated based on a percentage of assets they manage, on a portion of the total advisory fees received by us, on hourly fees, or fixed fees. IARs are both licensed to sell insurance products and receive commissions on those products.

A conflict of interest exists when CCW recommends a commission-based product. Clients are under no obligation to purchase insurance through CCW and can purchase the recommended insurance product from another agent. For more information about our conflicts of interest, please review our ADV Part 2A by visiting <https://adviserinfo.sec.gov/firm/summary/298439>.

**Do your financial professionals have legal or disciplinary history?**

No. Visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research CCW and our financial professionals.

**Conversation Starters:**

- As a financial professional, do you have any disciplinary history? For what type of conduct?

**Additional Information**

To find additional information about CCW and to request a copy of the *relationship summary*, please go to [www.castlecoastwealth.com](http://www.castlecoastwealth.com) or send us an email at [compliance@castlecoastwealth.com](mailto:compliance@castlecoastwealth.com). If you would like to request up-to-date information as well as to request a copy of the relationship summary, please contact us via phone at 858-546-1247.

**Conversation Starters:**

- Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?



Castle Coast  
WEALTH

Form ADV Part 2A  
Firm Brochure

**Castle Coast Wealth, LLC**

4225 Executive Square, Suite 1030

La Jolla, California 92037

T: 858-546-1247

<https://www.castlecoastwealthllc.com/>

March 2026

**Item 1 – Cover Page**

This brochure provides information about the qualifications and business practices of Castle Coast Wealth, LLC. (“CCW” or “Firm”). If you have any questions about the contents of this brochure, please contact us at (858) 546-1247 or [compliance@castlecoastwealth.com](mailto:compliance@castlecoastwealth.com). The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission (“SEC”) or by any state securities authority.

Castle Coast Wealth, LLC. (CRD# 298439) is a registered investment advisor with the SEC. Registration of an investment advisor does not imply any certain level of skill or training.

Additional information about Castle Coast Wealth, LLC. also is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).



Castle Coast Wealth, LLC.  
Form ADV Part 2A  
March 2026

## **Item 2 – Material Changes**

Since the last annual update of this brochure on 3/31/2025, no material changes have occurred.



### Item 3 – Table of Contents

ITEM 1 – COVER PAGE .....	I
ITEM 2 – MATERIAL CHANGES.....	II
ITEM 3 – TABLE OF CONTENTS .....	III
ITEM 4 – ADVISORY BUSINESS .....	1
ITEM 5 – FEES AND COMPENSATION .....	4
ITEM 6 – PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT .....	6
ITEM 7 – TYPES OF CLIENTS.....	6
ITEM 8 – METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS .....	6
ITEM 9 – DISCIPLINARY INFORMATION .....	11
ITEM 10 – OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS.....	11
ITEM 11 – CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING .....	11
ITEM 12 – BROKERAGE PRACTICES.....	12
ITEM 13 – REVIEW OF ACCOUNTS .....	14
ITEM 14 – CLIENT REFERRALS AND OTHER COMPENSATION.....	14
ITEM 15 – CUSTODY .....	14
ITEM 16 – INVESTMENT DISCRETION .....	15
ITEM 17 – VOTING CLIENT SECURITIES .....	15
ITEM 18 – FINANCIAL INFORMATION.....	15

## **Item 4 – Advisory Business**

Castle Coast Wealth, LLC. (“CCW” or the “Firm”) has been in business since 2019, and was formerly known as Litton Financial, LLC. The Firm is based in La Jolla, California. The Firm’s primary owner is Charlie Gillespie.

### **ASSET MANAGEMENT**

CCW offers asset management services to advisory Clients. CCW will offer Clients ongoing asset management services through determining individual investment goals, time horizons, objectives, and risk tolerance. Investment strategies, investment selection, asset allocation, portfolio monitoring, and the overall investment program will be based on the above factors.

#### **Discretionary Management**

When the Client elects to use CCW on a discretionary basis, the Client will sign a limited trading authorization or equivalent allowing CCW to determine the securities to be bought or sold and the amount of the securities to be bought or sold. CCW will have the authority to execute transactions in the account without seeking Client consent on each transaction.

CCW may also recommend that certain qualified Clients consider an investment in private funds/offerings. CCW’s role relative to the private investment funds can include, but not limited to, initial and ongoing due diligence, performance reporting, and investment monitoring services. CCW’s Clients are under no obligation to consider or make an investment in private investment fund(s). Each prospective private fund investor will be required to complete a Subscription Agreement or similar application, pursuant to which the Client shall establish that he/she is qualified for investment in the fund and acknowledges and accepts the various risk factors that are associated with such an investment. Please see Item 8 for more information on the risks associated with this type of investment.

### **FINANCIAL PLANNING**

Services include an evaluation of a client’s current and future financial state using currently known variables to predict future cash flows, asset values, recommend purchase and sales, and withdrawal plans. CCW will use current net worth, tax liabilities, asset allocation, and future retirement and estate plans in developing financial plans. Topics for planning may include, but are not limited:

- Personal net worth statement: A snapshot of assets and liabilities serves as a benchmark for measuring progress towards financial goals.
- Cash flow analysis: An income and spending plan determines how much can be set aside for debt repayment, savings and investing each month.
- Retirement strategy: A strategy for achieving retirement independent of other financial priorities. Including a strategy for accumulating the required retirement capital and its planned lifetime distribution.
- Long-term investment plan: Build a customized asset allocation strategy based on specific investment objectives and a risk profile. This strategy sets guidelines for selecting, buying, and selling investments and establishing benchmarks for performance review.
- Tax reduction strategy: Identify ways to minimize taxes on personal income to the extent permissible by the tax code. The strategy should include identification of tax favored investment vehicles that can reduce taxation of investment income.

- Estate preservation: Help update accounts, review beneficiaries for retirement accounts and life insurance, provide a second look at your current estate planning documents, and prompt you to update your plan when the legal environment changes or you have major life events such as a marriage, death, or births.

If a conflict of interest exists between the interests of CCW and the interests of the Client, the Client is under no obligation to act upon CCW's recommendation. If the Client elects to act on any of the recommendations, the Client is under no obligation to affect the transaction through CCW.

### **ERISA PLAN SERVICES**

CCW offers service to qualified and non-qualified retirement plans, including 401(k) plans, 403(b) plans, pension and profit-sharing plans, cash balance plans, and deferred compensation plans ("Plan"). CCW offers services as an ERISA 3(21) Investment Advisor or as an ERISA 3(38) Investment Manager:

**Limited Scope ERISA 3(21) Fiduciary.** CCW acts as a limited scope ERISA 3(21) fiduciary that can advise, help, and assist plan sponsors with their investment decisions. As an investment advisor CCW has a fiduciary duty to act in the best interest of the Client. The plan sponsor is still ultimately responsible for the decisions made in their plan, though using CCW can help the plan sponsor delegate liability by following a diligent process.

#### 1. Fiduciary Services are:

- Provide investment advice to the Plan about asset classes and investment alternatives available for the Plan in accordance with the Plan's investment policies and objectives. The Plan Sponsor will make the final decision regarding the initial selection, retention, removal, and addition of investment options. CCW acknowledges that it is a fiduciary as defined in ERISA section 3(21) (A) (ii).
- Assist the Plan in the development of an investment policy statement ("IPS"). The IPS establishes the investment policies and objectives for the Plan. Plan shall have the ultimate responsibility and authority to establish such policies and objectives and to adopt and amend the IPS.
- Provide investment advice to the Plan Sponsor with respect to the selection of a qualified default investment alternative ("QDIA") for participants who are automatically enrolled in the Plan or who have otherwise failed to make investment elections. The Plan retains the sole responsibility to provide all notices to the Plan participants required under ERISA Section 404(c)(5) and 404(a)5.
- Assist in monitoring investment options by preparing periodic investment reports that document investment performance, consistency of fund management and conformance to the guidelines set forth in the IPS and make recommendations to maintain, remove, or replace investment options.
- Meet with the Plan Sponsor on a periodic basis to discuss the reports and the investment recommendations.

#### 2. Non-fiduciary Services are:

- Assist in the education of Plan participants about general investment information and the investment alternatives available to them under the Plan. Plan understands CCW's assistance in education of the Plan participants shall be consistent with and within the scope of the Department of Labor's definition of investment education (Department of Labor Interpretive Bulletin 96-1). As such, CCW is not providing fiduciary advice as defined by ERISA 3(21)(A)(ii) to the Plan participants. CCW will not provide investment advice concerning the prudence of any investment option or combination of investment options for a particular participant or beneficiary under the Plan.

- Assist in the group enrollment meetings designed to increase retirement plan participation among the employees and investment and financial understanding by the employees.

CCW may provide these services or, alternatively, may arrange for the Plan's other providers to offer these services, as agreed upon between CCW and the Plan.

3. CCW has no responsibility to provide services related to the following types of assets ("Excluded Assets"):
  - Employer securities;
  - Real estate (except for real estate funds or publicly traded REITs);
  - Stock brokerage accounts or mutual fund windows;
  - Participant loans;
  - Non-publicly traded partnership interests;
  - Other non-publicly traded securities or property (other than collective trusts and similar vehicles); or
  - Other hard-to-value or illiquid securities or property.

Excluded Assets will not be included in calculation of Fees paid to CCW on the ERISA Agreement. Specific services will be outlined in detail to each plan in the 408(b)2 disclosure.

**3(38) Investment Manager.** CCW acts as an ERISA 3(38) Investment Manager in which it has discretionary management and control of a given retirement plan's assets. CCW would then become solely responsible and liable for the selection, monitoring, and replacement of the plan's investment options.

1. Fiduciary Services include:
  - Advisor has discretionary authority and will make the final decision regarding the initial selection, retention, removal, and addition of investment options in accordance with the Plan's investment policies and objectives.
  - Assist the Plan Sponsor with the selection of a broad range of investment options consistent with ERISA Section 404(c) and the regulations thereunder.
  - Assist the Plan Sponsor in the development of an investment policy statement. The IPS establishes the investment policies and objectives for the Plan.
  - Provide discretionary investment advice to the Plan Sponsor with respect to the selection of a qualified default investment alternative for participants who are automatically enrolled in the Plan or who have otherwise failed to make investment elections. The Plan Sponsor retains the sole responsibility to provide all notices to the Plan participants required under ERISA Section 404(c) (5).
  - Assist in monitoring investment options by preparing periodic investment reports that document investment performance, consistency of fund management and conformance to the guidelines set forth in the IPS and make recommendations to maintain, remove, or replace investment options.
  - Meet with Plan Sponsor on a periodic basis to discuss the reports and the investment recommendations.
2. Non-fiduciary Services include:
  - Assist in the education of Plan participants about general investment information and the investment alternatives available to them under the Plan. The Advisor's assistance in education of the Plan participants shall be consistent with and within the scope of the Department of

Labor’s definition of investment education (Department of Labor Interpretive Bulletin 96-1). As such, the Advisor is not providing fiduciary advice as defined by ERISA to the Plan participants. Advisor will not provide investment advice concerning the prudence of any investment option or combination of investment options for a particular participant or beneficiary under the Plan.

- Assist in the group enrollment meetings designed to increase retirement plan participation among the employees and investment and financial understanding by the employees.

CCW may provide these services or, alternatively, may arrange for the Plan’s other providers to offer these services, as agreed upon between Advisor and Plan Sponsor.

3. CCW has no responsibility to provide services related to the following types of assets (“Excluded Assets”):
  - a. Employer securities;
  - b. Real estate (except for real estate funds or publicly traded REITs);
  - c. Stock brokerage accounts or mutual fund windows;
  - d. Participant loans;
  - e. Non-publicly traded partnership interests;
  - f. Other non-publicly traded securities or property (other than collective trusts and similar vehicles); or
  - g. Other hard-to-value or illiquid securities or property.

**Client-Tailored Services and Client-Imposed Restrictions**

The goals and objectives for each Client are documented in our Client files. Investment strategies are created that reflect the stated goals and objectives. Clients may impose restrictions on investing in certain securities or types of securities. These restrictions, however, may prohibit engagement with CCW.

**Wrap Fee Programs**

CCW does not participate in a Wrap Program.

**Assets under Management**

As of December 31, 2025, our firm manages \$423,691,740.11. All assets were managed on a discretionary basis, and no assets were managed on a non-discretionary basis. Additionally, the firm provided non-managed advisory services to clients totaling \$34,046,765, referred to as Assets under Advisement.

**Item 5 – Fees and Compensation**

**ASSET MANAGEMENT FEES**

Castle Coast Wealth, LLC charges a standard investment management fee:

<b>Managed Assets</b>	<b>Annual Management Fee (%)</b>
Up to \$3,000,000	1.00%
\$3,000,001 - \$5,000,000	0.90%
\$5,000,001 - \$10,000,000	0.80%
\$10,000,001 - \$15,000,000	0.70%
\$15,000,001 - \$20,000,000	0.60%
\$20,000,001 - \$50,000,000	0.40%
\$50,000,001 and above	0.30%

This is a blended fee schedule, meaning different asset levels are assessed different fees, as shown above. Then, the fees from each level are blended into a single fee.

Fees are billed monthly in arrears based on the average daily balance of the account(s) for the previous month. If a client opens a managed account during any month, the firm's asset management fees will be prorated based on the number of days the account was open with a balance during that month.

Lastly, please note that CCW may group certain related Client accounts, often known as "householding," for the purposes of achieving the minimum account size and determining the annualized fee. For fee calculation purposes, a client's managed assets are combined with those of their immediate family, defined as spouse or partner and dependent children (collectively, a "household").

### **FINANCIAL PLANNING FEES**

CCW typically charges a fixed fee for financial planning. Financial Planning services are ongoing and include the development, delivery, and monitoring of the plan. Financial Planning fees are calculated as an annual flat fee based on the scope and complexity of engagement with the respective Client. Financial Planning Fees are billed monthly and typically deducted from an asset management account managed by CCW, or may be paid by check. Our Financial Planning Services fees will never exceed \$50,000 annually. On rare occasions and at the discretion of Castle Coast Wealth, it can charge an hourly fee for a project-based financial planning arrangement. The maximum hourly fee to be charged will not exceed \$500.

### **ERISA PLAN SERVICES FEES**

The annual fees are based on the market value of the Included Assets and shall not exceed 1%. Fees may be charged quarterly or monthly in arrears or in advance based on the assets as calculated by the custodian or record keeper of the Included Assets (without adjustments for anticipated withdrawals by Plan participants or other anticipated or scheduled transfers or distribution of assets) on the last business day of the previous quarter.

The fee schedule, which includes compensation of CCW for the services, is described in detail in the ERISA Plan Agreement. The Plan is obligated to pay the fees; however, the Plan Sponsor may elect to pay the fees. Clients may elect to be billed directly or have fees deducted from Plan Assets. CCW does not reasonably expect to receive any additional compensation, directly or indirectly, for its services. If additional compensation is received, CCW will disclose this compensation, the services rendered, and the payer of compensation.

### **Payment of Fees**

**Asset Management Fees** are generally deducted directly from the Client's Account.

**Financial Planning Fees** are invoiced directly to the Client. Financial Planning fees are paid in advance, either annually, semi-annually, or quarterly, depending on the fee amount. Fees will never be billed \$1,200 or more six months or more in advance.

**ERISA Fees** are generally deducted directly from the Client's/Plan Assets.

CCW, in its sole discretion, may charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with Clients, etc.).

For all services, Clients may terminate their engagement with CCW within five (5) business days of signing an Agreement with no obligation and without penalty. After the initial five (5) business days, the Agreement may

be terminated by CCW with thirty (30) days written notice to Client and by the Client at any time with written notice to CCW. For accounts opened or closed mid-billing period, fees will be prorated based on the days services are provided during the given period. In the case of hourly engagements, fees will be prorated based on the work completed at the stated hourly rate. All unpaid earned fees will be due to CCW, and all unearned fees will be refunded to the Client. Any increase in fees will be acknowledged in writing by both parties before any increase in said fees occurs.

### **Additional Fees**

Custodians may charge brokerage commissions, transaction fees, and other related costs on the purchases or sales of mutual funds, equities, bonds, options, margin interest, and exchange-traded funds. Mutual funds, money market funds, and exchange-traded funds may also charge internal management fees, which are disclosed in the fund's prospectus. CCW does not directly receive any compensation from these fees. All of these fees are in addition to the management fee you pay to CCW. For more details on the brokerage practices, see Item 12 of this brochure.

### **Prepayment of Fees**

Financial Planning fees are paid in advance, either annually, semi-annually, or quarterly, depending on the fee amount. Fees will never be billed over \$1,200 six months or more in advance.

### **External Compensation for the Sale of Securities**

CCW does not receive any external compensation from the sale of securities.

## **Item 6 – Performance-Based Fees and Side-By-Side Management**

Fees are not based on a share of the capital gains or capital appreciation of managed securities. CCW does not use a performance-based fee structure nor “side-by-side” management because of the conflict of interest. Performance-based compensation may create an incentive for CCW to recommend an investment that may carry a higher degree of risk to the Client.

## **Item 7 – Types of Clients**

CCW's Clients are generally individuals, high-net-worth individuals, pension and profit-sharing plans, charitable organizations, trusts, corporations, and other businesses. Client relationships vary in scope and length of service. Clients are not required to have a certain amount of investment experience or sophistication.

- Our firm typically requires a minimum household balance of \$2,000,000 for new clients and \$1,000,000 for clients that have been referred to us for our Asset Management service. We have in the past and may in the future, at our discretion, choose to aggregate other accounts of the client to meet this minimum, or make other exceptions as appropriate in the circumstances. The above minimums can vary and have in the past and may in the future be lowered and/or waived at our sole discretion.
- Written financial plans are generally assessed a minimum fee of \$2,000.

## **Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss**

### **Methods of Analysis and Investment Strategies**

Investing in securities involves risk of loss that Clients should be prepared to bear. Past performance is not a guarantee of future returns. Security analysis methods may include:

Quantitative Analysis: The use of models, or algorithms, to evaluate assets for investment. The process usually consists of searching vast databases for patterns, such as correlations among liquid assets or price-movement

patterns (trend following or mean reversion). The resulting strategies may involve high-frequency trading. The results of the analysis are taken into consideration in the decision to buy or sell securities and in the management of portfolio characteristics. A risk in using quantitative analysis is that the methods or models used may be based on assumptions that prove to be incorrect.

*Qualitative Analysis:* A securities analysis that uses subjective judgment based on unquantifiable information, such as management expertise, industry cycles, strength of research and development, and labor relations. Qualitative analysis contrasts with quantitative analysis, which focuses on numbers that can be found on reports such as balance sheets. The two techniques, however, will often be used together in order to examine a company's operations and evaluate its potential as an investment opportunity. Qualitative analysis deals with intangible, inexact concerns that belong to the social and experiential realm rather than the mathematical one. This approach depends on the kind of intelligence that machines (currently) lack, since things like positive associations with a brand, management trustworthiness, customer satisfaction, competitive advantage, and cultural shifts are difficult, arguably impossible, to capture with numerical inputs. A risk in using qualitative analysis is that subjective judgment may prove incorrect.

### **Investment Strategy**

The investment strategy for a specific Client is based upon the objectives stated by the Client during consultations. The Client may change these objectives at any time by providing written notice to CCW. Each Client executes a client profile form or similar form that documents their objectives and their desired investment strategy.

### **Risks of Investments and Strategies Utilized**

**Investing in securities involves risk of loss that Clients should be prepared to bear. CCW's investment approach constantly keeps the risk of loss in mind. Investors may face the following investment risks:**

**General Investment and Trading Risks.** Clients may invest in securities and other financial instruments using strategies and investment techniques with significant risk characteristics. The investment program utilizes such investment techniques as option transactions, margin transactions, short sales, leverage, and derivatives trading, the use of which can, in certain circumstances, maximize the adverse impact to which a client may be subject.

**Interest-Rate Risk.** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.

**Inflation Risk.** When any type of inflation is present, a dollar today will buy more than a dollar next year, because purchasing power is eroding at the rate of inflation.

**Currency Risk.** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.

**Reinvestment Risk.** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e., interest rate). This primarily relates to fixed income securities.

**Liquidity Risk.** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.

**Management Risk.** The advisor's investment approach may fail to produce the intended results. If the advisor's assumptions regarding the performance of a specific asset class or fund are not realized in the expected time frame, the overall performance of the Client's portfolio may suffer.

**Cybersecurity Risk.** CCW and its service providers may be subject to operational and information security risks resulting from cyberattacks. Cyberattacks include, among other behaviors, stealing or corrupting data maintained online or digitally, denial of service attacks on websites, the unauthorized release of confidential information or various other forms of cybersecurity breaches. Cybersecurity attacks affecting CCW and its service providers may adversely impact Clients. For instance, cyberattacks may interfere with the processing of transactions, cause the release of private information about Clients, impede trading, subject CCW to regulatory fines or financial losses, and cause reputational damage. Similar types of cybersecurity risks are also present for issuers of securities in which Clients may invest in, qualified custodians, governmental and other regulatory authorities, exchange and other financial market operators, or other financial institutions. Cybersecurity incidents that could ultimately cause them to incur losses, including for example: financial losses, cost and reputational damages, and loss from damage or interruption of systems. Although CCW has established its systems to reduce the risk of these incidents from coming to fruition, there is no guarantee that these efforts will always be successful, especially considering that CCW does not directly control the cybersecurity measures and policies employed by third party service providers.

**Exchange-Traded Funds.** ETFs are a type of index fund bought and sold on a securities exchange. The risks of owning an ETF generally reflect the risks of owning the underlying securities they are designed to track, although lack of liquidity in an ETF could result in it being more volatile and ETFs have management fees that increase their costs. ETFs are also subject to other risks, including: (i) the risk that their prices may not correlate perfectly with changes in the underlying reference units; and (ii) the risk of possible trading halts due to market conditions or other reasons that, in the view of the exchange upon which an ETF trades, would make trading in the ETF inadvisable.

**Mutual Fund Risks.** An investment in mutual funds could lose money over short or even long periods. A mutual fund's share price and total return are expected to fluctuate within a wide range, like the fluctuations of the overall stock market.

**Common Stocks and Equity-Related Securities.** Certain ETFs or mutual funds hold common stock. Prices of common stock react to the economic condition of the company that issued the security, industry and market conditions, and other factors which may fluctuate widely. Investments related to the value of stocks may rise and fall based on an issuer's actual and anticipated earnings, changes in management, the potential for takeovers and acquisitions, and other economic factors. Similarly, the value of other equity-related securities, including preferred stock, warrants, and options may also vary widely.

**Small- and Mid-Cap Risks.** Certain ETFs and mutual funds hold securities of small- and mid-cap issuers. Securities of small-cap issuers may present greater risks than those of large-cap issuers. For example, some small- and mid-cap issuers often have limited product lines, markets, or financial resources. They may be subject to high volatility in revenues, expenses, and earnings. Their securities may be thinly traded, may be followed by fewer investment research analysts, and may be subject to wider price swings and thus may create a greater chance of loss than when investing in securities of larger-cap issuers. The market prices of securities of small- and mid-cap issuers generally are more sensitive to changes in earnings expectations, to corporate developments, and to market rumors than are the market prices of large-cap issuers.

**Futures, Commodities, and Derivative Investments.** Certain ETFs and mutual funds hold commodities, commodities contracts, and/or derivative instruments, including futures, options, and swap agreements. The prices of commodities contracts and derivative instruments, including futures and options, are highly volatile. Payments made pursuant to swap agreements may also be highly volatile. Price movements of commodities, futures and options contracts, and payments pursuant to swap agreements are influenced by, among other things, interest rates, changing supply and demand relationships, trade, fiscal, monetary and exchange control programs and policies of governments, and national and international political and economic events and policies. The value of futures, options, and swap agreements also depends upon the price of the commodities underlying them. In addition, Client assets are subject to the risk of the failure of any of the exchanges on which its positions trade or of its clearinghouses or counterparties.

**Highly Volatile Markets.** The prices of financial instruments can be highly volatile. Price movements of forward and other derivative contracts are influenced by, among other things, interest rates, changing supply and demand relationships, trade, fiscal, monetary and exchange control programs and policies of governments, and national and international political and economic events and policies. Clients are also subject to the risk of failure of any of the exchanges on which their positions trade or of its clearinghouses.

**Non-U.S. Securities.** Certain ETFs and mutual funds hold securities of non-U.S. issuers. Investments in securities of non-U.S. issuers pose a range of potential risks which could include expropriation, confiscatory taxation, imposition of withholding or other taxes on dividends, interest, capital gains, or other income, political or social instability, illiquidity, price volatility, and market manipulation. In addition, less information may be available regarding securities of non-U.S. issuers, and non-U.S. issuers may not be subject to accounting, auditing and financial reporting standards, and requirements comparable to or as uniform as those of U.S. issuers.

**Emerging Markets.** Certain ETFs and mutual funds hold securities of emerging markets issuers. In addition to the risks associated with investments outside of the United States, investments in emerging markets (i.e., the developing countries) may involve additional risks. Emerging markets generally are not as efficient as those in developed countries. In some cases, a market for the security may not exist locally, and transactions will need to be made on a neighboring exchange. Volume and liquidity levels in emerging markets are lower than in developed countries. When seeking to sell emerging market securities, little or no market may exist for the securities. In addition, issuers based in emerging markets are not generally subject to uniform accounting and financial reporting standards, practices, and requirements comparable to those applicable to issuers based in developed countries, thereby potentially increasing the risk of fraud or other deceptive practices.

**Capitalization Risks.** Investing in Companies within the same market capitalization category carries the risk that the category may be out of favor due to current market conditions or investor sentiment.

**Market Risks.** Turbulence in the financial markets and reduced liquidity may negatively affect the Companies, which could have an adverse effect on each of them. If the securities of the Companies experience poor liquidity, investors may be unable to transact at advantageous times or prices, which may decrease the Company's returns. In addition, there is a risk that policy changes by central governments and governmental agencies, including the Federal Reserve or the European Central Bank, which could include increasing interest rates, could cause increased volatility in financial markets, which could have a negative impact on the Companies. Furthermore, local, regional, or global events such as war, acts of terrorism, the spread of infectious illness or other public health issues, recessions, or other events could have a significant impact on the

Companies. For example, the rapid and global spread of a highly contagious novel coronavirus respiratory disease, designated COVID-19, has resulted in extreme volatility in the financial markets and severe losses; reduced liquidity of many Companies' securities; restrictions on international and, in some cases, local travel; significant disruptions to business operations (including business closures); strained healthcare systems; disruptions to supply chains, consumer demand and employee availability; and widespread uncertainty regarding the duration and long-term effects of this pandemic. Some sectors of the economy and individual issuers have experienced particularly large losses. In addition, the COVID-19 pandemic may result in a sustained economic downturn or a global recession, domestic and foreign political and social instability, damage to diplomatic and international trade relations and increased volatility and/or decreased liquidity in the securities markets. The Companies' values could decline over short periods due to short-term market movements and over longer periods during market downturns.

**Variable Annuity Risk.** A variable annuity is a form of insurance where the seller or issuer (typically an insurance company) makes a series of future payments to a buyer (annuitant) in exchange for the immediate payment of a lump sum (single-payment annuity) or a series of regular payments (regular-payment annuity). The payment stream from the issuer to the annuitant has an unknown duration based principally upon the date of death of the annuitant. At this point, the contract will terminate, and the remainder of the funds accumulated are forfeited unless there are other annuitants or beneficiaries in the contract. Annuities can be purchased to provide an income during retirement. Unlike fixed annuities that make payments in fixed amounts or in amounts that increase by a fixed percentage, variable annuities, pay amounts that vary according to the performance of a specified set of investments, typically bond and equity mutual funds. Many variable annuities typically impose asset-based sales charges or surrender charges for withdrawals within a specified period. Variable annuities may impose a variety of fees and expenses, in addition to sales and surrender charges, such as mortality and expense risk charges; administrative fees; underlying fund expenses; and charges for special features, all of which can reduce the return. Earnings in a variable annuity do not provide all the tax advantages of 401(k)s and other before-tax retirement plans. Once the investor starts withdrawing money from their variable annuity, earnings are taxed at the ordinary income rate, rather than at the lower capital gains rates applied to other non-tax-deferred vehicles which are held for more than one year. Proceeds of most variable annuities do not receive a "step-up" in cost basis when the owner dies like stocks, bonds and mutual funds do. Some variable annuities offer "bonus credits." These are usually not free. In order to fund them, insurance companies typically impose mortality and expense charges and surrender charge periods. In an exchange of an existing annuity for a new annuity (so-called 1035 exchanges), the new variable annuity may have a lower contract value and a smaller death benefit; may impose new surrender charges or increase the period of time for which the surrender charge applies; may have higher annual fees; and provide another commission for the broker

**Alternative Investments.** When appropriate for a client's objective, risk tolerance, and qualifications, CCW recommends the Client participate in private issues, such as single purpose vehicles, funds of funds, private equity, and hedge funds. These are usually structured as limited partnerships with differing minimum investments, liquidity, fees, and carriers.

**The foregoing list of risk factors does not purport to be a complete enumeration or explanation of the risks involved in an investment with CCW.**

### **Item 9 – Disciplinary Information**

CCW and its management have not been involved in any criminal or civil actions, administrative or self-regulatory enforcement proceedings, nor any legal or disciplinary events that are material to a client's or prospective Client's evaluation of CCW or the integrity of its management.

### **Item 10 – Other Financial Industry Activities and Affiliations**

CCW has no other financial industry activities or affiliations. Neither CCW nor its management persons are registered as a broker-dealer or broker-dealer representative. Neither CCW nor its management persons are registered as futures commission merchant, commodity pool operator, or a commodity trading advisor. Neither CCW nor its representatives have any material relationships to this advisory business that would present a possible conflict of interest. CCW does not utilize nor select other advisors.

### **Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

#### **Code of Ethics**

The affiliated persons (affiliated persons include employees and/or independent contractors) of CCW have committed to a Code of Ethics ("Code"). The purpose of our Code is to set forth standards of conduct expected of CCW affiliated persons and addresses conflicts that may arise. The Code defines acceptable behavior for affiliated persons of CCW. The Code reflects CCW and its supervised persons' responsibility to act in the best interest of their client.

One area which the Code addresses is when affiliated persons buy or sell securities for their personal accounts and how to mitigate any conflict of interest with our clients. We do not allow any affiliated persons to use non-public material information for their personal profit or to use internal research for their personal benefit in conflict with the benefit to our clients.

CCW's policy prohibits any person from acting upon or otherwise misusing non-public or inside information. No advisory representative or other affiliated person, officer, or director of CCW may recommend any transaction in a security or its derivative to advisory Clients or engage in personal securities transactions for a security or its derivatives if the advisory representative possesses material, non-public information regarding the security.

CCW's Code is based on the guiding principle that the interests of the Client are our top priority. CCW's officers, directors, advisors, and other affiliated persons have a fiduciary duty to our clients and must diligently perform that duty to maintain the complete trust and confidence of our clients. When a conflict arises, it is our obligation to put the Client's interests over the interests of either affiliated persons or the company.

The Code applies to "access" persons. "Access" persons are affiliated persons who have access to non-public information regarding any Clients' purchase or sale of securities, or non-public information regarding the portfolio holdings of any reportable fund, who are involved in making securities recommendations to Clients, or who have access to such recommendations that are non-public.

CCW will provide a copy of the Code of Ethics to any Client or prospective Client upon request.

#### **Recommendations Involving Material Financial Interests**

Neither CCW nor its related persons recommend to Clients, or buy or sells for Client accounts, securities in which CCW or a related person has a material financial interest.

## **Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest**

CCW and its affiliated persons may invest in the same securities (or related securities, e.g., warrants, options, or futures) that CCW or an affiliated person recommends to Clients. In order to mitigate conflicts of interest, such as frontrunning, CCW's Chief Compliance Officer, or their designee, will no less than quarterly, review firm and/or personal holdings of its affiliated persons. These reviews ensure that the personal trading of affiliated persons does not disadvantage Clients of CCW.

## **Client Securities Recommendations or Trades and Concurrent Advisory Firm Securities Transactions and Conflicts of Interest**

CCW and its affiliated persons may recommend securities, or buy or sell securities for Clients accounts, at or about the same time, that they also buy or sell the same securities in their own account(s). CCW, for instance, will place trades in an account in an attempt to earn better than money market rates. In order to mitigate conflicts of interest, such as frontrunning, CCW's Chief Compliance Officer, or their designee, will no less than quarterly, review firm and/or personal holdings of its affiliated persons. These reviews ensure that the personal trading of affiliated persons does not disadvantage Clients of CCW.

## **Item 12 – Brokerage Practices**

### **Selection of Brokers**

CCW directs clients to establish brokerage accounts with the Schwab Advisor Services division of Charles Schwab & Co., Inc. (Schwab), a FINRA-registered broker-dealer, member SIPC, to maintain custody of clients' assets and to effect trades for their accounts. Although CCW recommends that clients establish accounts at Schwab, it is the client's decision to custody assets with Schwab. CCW is independently owned and operated and not affiliated with Schwab.

Schwab provides CCW with access to its institutional trading and custody services, which are typically not available to Schwab retail investors. These services generally are available to independent investment advisors on an unsolicited basis, at no charge to them so long as a total of at least \$10 million of the advisor's clients' assets are maintained in accounts at Schwab Advisor Services. These services are not contingent upon CCW committing to Schwab any specific amount of business (assets in custody or trading commissions). Schwab's brokerage services include the execution of securities transactions, custody, research, and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment.

For CCW, client accounts maintained in its custody, Schwab generally does not charge separately for custody services but is compensated by account holders through commissions and other transaction-related or asset-based fees for securities trades that are executed through Schwab or that settle into Schwab accounts.

Schwab Advisor Services also makes available to CCW other products and services that benefit CCW but may not directly benefit its clients' accounts. Many of these products and services may be used to service all or some substantial number of CCW's accounts, including accounts not maintained at Schwab.

Schwab's products and services that assist CCW in managing and administering clients' accounts include software and other technology that (i) provide access to client account data (such as trade confirmations and account statements); (ii) facilitate trade execution and allocate aggregated trade orders for multiple client

accounts; (iii) provide research, pricing and other market data; (iv) facilitate payment of CCW's fees from its clients' accounts; and (v) assist with back-office functions, recordkeeping and client reporting.

Schwab Advisor Services also offers other services intended to help CCW manage and further develop its business enterprise. These services may include: (i) compliance, legal and business consulting; (ii) publications and conferences on practice management and business succession; and (iii) access to employee benefits providers, human capital consultants, and insurance providers. Schwab may make available, arrange, and/or pay third-party vendors for the types of services rendered to CCW. Schwab Advisor Services may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services to CCW. Schwab Advisor Services may also provide other benefits such as educational events or occasional business entertainment of CCW personnel. In evaluating whether to recommend or require that clients custody their assets at Schwab, CCW may take into account the availability of some of the foregoing products and services and other arrangements as part of the total mix of factors it considers and not solely on the nature, cost or quality of custody and brokerage services provided by Schwab, which may create a potential conflict of interest.

The Firm recognizes its responsibility to attain best execution and recognizes that limiting its custodial relationships may affect its ability to provide best execution on a trade-by-trade basis. However, the Firm evaluates its entire custodial relationship in assessing best execution on a client-by-client basis.

### **Research and Other Soft Dollar Benefits**

CCW currently has no formal soft-dollar arrangements, where specific products or services are paid for with soft dollars generated for the Firm by individual trades the Firm places in client accounts. However, the custodian provides the Firm with certain brokerage and research products and services that qualify as "brokerage or research services" under Section 28(e) of the Securities Exchange Act of 1934 ("Exchange Act").

### **Brokerage for Client Referrals**

CCW does not receive Client referrals from any custodian or third party in exchange for using that broker-dealer or third party.

### **Directed Brokerage**

CCW does not allow Client directed brokerage.

### **Best Execution**

Investment advisors who manage or supervise Client portfolios have a fiduciary obligation of best execution. The determination of what may constitute best execution and price in the execution of a securities transaction by a broker involves a number of considerations and is subjective. Factors affecting brokerage selection include the overall direct net economic result to the portfolios, the efficiency with which the transaction is effected, the ability to affect the transaction where a large block is involved, the operational facilities of the broker-dealer, the value of an ongoing relationship with such broker and the financial strength and stability of the broker. The firm does not receive any portion of the trading fees.

### **Aggregating Trading for Multiple Client Accounts**

When a client authorizes discretionary management, CCW is authorized in its discretion to aggregate purchases and sales and other transactions made for the account with purchases and sales and transactions in the same securities for other Clients of CCW. All Clients participating in the aggregated order shall receive an average share price with all other transaction costs shared on a prorated basis. If aggregation is not allowed or infeasible

and individual transactions occur (e.g., withdrawal or liquidation requests, odd-late trades, etc.) an account may potentially be assessed higher costs or less favorable prices than those where aggregation has occurred.

### **Item 13 – Review of Accounts**

#### **Frequency and Nature of Periodic Review and Who Makes Those Reviews**

Account reviews are performed on an ongoing basis by the Firm's Investment Advisor Representatives. Account reviews are performed more frequently when market conditions dictate. Reviews of Client accounts include, but are not limited to, a review of Client documented risk tolerance, adherence to account objectives, investment time horizon, and suitability criteria, reviewing target allocations of each asset class to identify if there is an opportunity for rebalancing, and reviewing accounts for tax loss harvesting opportunities.

Financial plans are updated as requested by the Client and pursuant to a new or amended agreement, CCW suggests updating at least annually.

#### **Factors That Will Trigger a Non-Periodic Review of Client Accounts**

Other conditions that may trigger a review of Clients' accounts are changes in the tax laws, new investment information, and changes in a client's own situation.

#### **Content and Frequency of Regular Reports**

CCW provides performance reports upon Client request. Clients also receive written account statements no less than quarterly for managed accounts. Account statements are issued by the Client's custodian. Client receives confirmations of each transaction in account from Custodian and an additional statement during any month in which a transaction occurs. Client should compare the CCW performance reports to their custodial statements for accuracy and alert CCW to any discrepancies immediately.

### **Item 14 – Client Referrals and Other Compensation**

CCW does not receive any economic benefits from external sources.

CCW may enter into agreements with individuals and organizations, which may be affiliated or unaffiliated with CCW, which refer Clients to CCW in exchange for compensation. All such agreements will be in writing and comply with the requirements of Federal or State regulation. If a client is introduced to CCW by a solicitor, CCW may pay that solicitor a fee. While the specific terms of each agreement may differ, generally, the compensation will be a flat fee per referral or a percentage of the introduced capital. Any such fee shall be paid solely from CCW's investment management fee and shall not result in any additional charge to the Client.

Each prospective Client who is referred to CCW under such an arrangement will receive a copy of this brochure and a separate written disclosure document disclosing the nature of the relationship between the solicitor and CCW.

### **Item 15 – Custody**

All assets are held at qualified custodians, which means the custodians provide account statements directly to Clients at least quarterly. Clients are urged to compare the account statements received directly from their custodians to any documentation or reports prepared by CCW.

CCW is deemed to have limited custody solely because advisory fees are directly deducted from the Client's accounts by the custodian on behalf of CCW.

CCW is deemed to have custody of funds for certain accounts where you have established a standing letter of authorization ("SLOA") that allows us to disburse funds upon your direction to one or more third parties that you designate. We follow seven conditions set forth in the SEC's No-Action Letter on Custody, dated 2/21/2017, which allow us to avoid an annual surprise custody examination.

CCW is not affiliated with the custodian. The custodian does not supervise CCW, its employees, or activities.

### **Item 16 – Investment Discretion**

Clients authorize CCW discretionary authority, via the Advisory Agreement, to determine, without obtaining specific Client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold.

CCW allows Clients to place certain restrictions. Such restrictions could include only allowing purchases of socially conscious investments. These restrictions must be provided to CCW in writing.

The Client approves the custodian to be used, and the commission rates paid to the custodian. CCW does not receive any portion of the transaction fees or commissions paid by the Client to the custodian.

### **Item 17 – Voting Client Securities**

Clients will receive proxy voting information directly from the issuer and/or custodian of the security. Clients will not receive any such proxy voting material from CCW. When assistance on voting proxies is requested by the Client, CCW will provide recommendations to the Client. However, CCW will not have the authority to vote proxies on behalf of the Client. If in the future CCW obtains authority to vote proxies, this Brochure will be appropriately amended.

### **Item 18 – Financial Information**

CCW does not require nor solicit prepayment of more than \$1,200 in fees per Client, six months or more in advance.

At this time, neither CCW nor its management persons have any financial conditions that are likely to reasonably impair its ability to meet contractual commitments to Clients. CCW has not been the subject of a bankruptcy petition in the last ten years.



**Charles O. Gillespie,  
ChFC<sup>®</sup>, CWS<sup>®</sup>, AIF<sup>®</sup>, CLU<sup>®</sup>**

Form ADV Part 2B  
Brochure Supplement

**Castle Coast Wealth, LLC**  
4225 Executive Square, Suite 1030  
La Jolla, California 92037  
T: 858-546-1247

<https://www.castlecoastwealthllc.com/>

April 2026

**Item 1 – Cover Page**

This brochure supplement provides information about Charles O. Gillespie (CRD# 4967696) that supplements the Castle Coast Wealth, LLC brochure. You should have received a copy of that brochure. Please contact our Firm using the contact information on this page if you did not receive Castle Coast Wealth, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Charles O. Gillespie is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Charles O. Gillespie, ChFC<sup>®</sup>, CWS<sup>®</sup>, AIF<sup>®</sup>, CLU<sup>®</sup>

Year of Birth: 1981

### Item 2 – Educational Background & Business Experience

#### Education Background:

1999-2001: Washington State University, Undergraduate Studies

#### Business Background:

12/2020 – Present Castle Coast Wealth, LLC (FKA Litton Financial, LLC); Owner, Managing Member, Principal & Wealth Manager

01/2019 – 12/2019 Charles O. Gillespie DBA Litton Financial Services; Chief Compliance Officer, Investment Adviser Representative & Owner

11/2017 – 12/2018 William L. Litton DBA Litton Financial; Managing Director & Financial Advisor

04/2018 – 09/2018 LPL Financial, LLC; Registered Representative & IAR

02/2014 – 11/2017 LPL Financial LLC; Senior Vice President of Business Consulting

#### Professional Designations:

**Chartered Financial Consultant (ChFC<sup>®</sup>):** Chartered Financial Consultant<sup>®</sup> (ChFC<sup>®</sup>) is a financial planning designation for the insurance industry conferred by The American College of Financial Services. Candidates must meet education, experience, examination, and continuing ethical requirements. Candidates must have at least three years of experience in the financial industry, or an undergraduate or graduate degree from an accredited university and two years of experience in the financial industry. Candidates are required to take nine academic courses, each followed by an exam. The courses and exams cover topics in finance, investing, insurance, and estate planning. ChFC<sup>®</sup> designees must earn recertification every two years.

**Certified Wealth Strategist (CWS<sup>®</sup>):** The Certified Wealth Strategist<sup>®</sup> designation is a practical, application-based certification program in wealth management. The program provides the knowledge, the practice management formula and the critical client interaction skills to create and build a dynamic Wealth Advisory practice that works effectively with complex client issues. Based on Cannon Financial Institute's signature approach to wealth management, the program utilizes blended learning that includes instructor-led training, on-line e-learning modules and mastery exams, assigned readings with case studies, and a Capstone Project where an individual would develop a business framework to apply new skills to one's practice. The CWS<sup>®</sup> certification is earned by financial professionals only after successfully completing the comprehensive, applications-oriented training program.

**Accredited Investment Fiduciary (AIF<sup>®</sup>):** The Accredited Investment Fiduciary<sup>®</sup> (AIF<sup>®</sup>) designation is granted by fi360, formerly known as the Center for Fiduciary Studies. AIF<sup>®</sup> Designees can demonstrate that they have met educational, competence, conduct and ethical standards to carry out a fiduciary standard of care and serve the best interests of their clients. The purpose of the AIF<sup>®</sup> Designation is to assure that those responsible for managing or advising on investor assets have a fundamental understanding of the principles of fiduciary duty, the standards of conduct for acting as a fiduciary, and a process for carrying out fiduciary responsibility. AIF<sup>®</sup> Designees must successfully complete a specialized program on investment fiduciary standards of care, pass a comprehensive examination, and attest to a Code of Ethics.

**Chartered Life Underwriter (CLU<sup>®</sup>):** Chartered Life Underwriter<sup>®</sup> (CLU<sup>®</sup>) is a professional designation awarded by The American College of Financial Services to individuals who specialize in life insurance underwriting and estate planning. A CLU<sup>®</sup> has knowledge and training in several areas, including life insurance, pensions, taxation, finance, retirement planning, estate planning, and planning for business owners. Practitioners with the CLU<sup>®</sup> designation provide guidance on a variety of financial and insurance topics. Candidates are required to complete eight courses, as well as eight examinations. The designation requires 30 hours of continuing education every two years.

### **Item 3 – Disciplinary Information**

*Criminal or Civil Action:* None to report

*Administrative Proceeding:* None to report

*Self-Regulatory Proceeding:* None to report

### **Item 4 – Other Business Activities**

Charles Gillespie has outside business activities as follows:

- Licensed Insurance Agent

Approximately 5% of their time is spent on the above practices and from time to time, may offer Clients services from these activities. These practices represent conflicts of interest because they give Charles Gillespie an incentive to recommend products and or services based on the commission or fee amount received. This conflict is mitigated by disclosures, procedures and Castle Coast Wealth's fiduciary obligation to place the best interest of the Client first. Moreover, Clients are not required to purchase or engage Charles Gillespie for any products or services offered, as Clients have the option to purchase them through another person or entity of their choosing.

### **Item 5 – Additional Compensation**

Charles Gillespie receives commissions on insurance sales but does not receive any performance-based fees. He does not receive any additional compensation for performing advisory services other than what is disclosed in Item 4 of Part 2A.

### **Item 6 – Supervision**

The Chief Compliance Officer of Castle Coast Wealth, LLC, supervises and monitors the advisory services of Charles Gillespie. The Chief Compliance Officer, Kent Keister, can be reached at [kent@castlecoastwealth.com](mailto:kent@castlecoastwealth.com).



**Castle Coast**  
**WEALTH**

**Tyler J. Stearns, CFP®**

Form ADV Part 2B  
Brochure Supplement

**Castle Coast Wealth, LLC**

4225 Executive Square, Suite 1030

La Jolla, California 92037

T: 858-546-1247

<https://www.castlecoastwealthllc.com/>

March 2026

**Item 1 – Cover Page**

This brochure supplement provides information about Tyler J. Stearns (CRD# 5992669) that supplements the Castle Coast Wealth, LLC brochure. You should have received a copy of that brochure. Please contact our Firm using the contact information on this page if you did not receive Castle Coast Wealth, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Tyler J. Stearns is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Tyler J. Stearns, CFP®

Year of Birth: 1989

### Item 2- Educational Background & Business Experience

#### Education Background:

- |       |  |
|-------|--|
| 2019: | University of California at Los Angeles, Extension; Professional Certificate Program for Personal Financial Planning |
| 2013: | San Diego State University; Bachelor of Arts in Business   |

#### Business Background:

- |                   |  |
|-------------------|--|
| 01/2022 – Present | Castle Coast Wealth, LLC (FKA Litton Financial, LLC); Partner and Wealth Manager                                   |
| 01/2020 – 12/2021 | Castle Coast Wealth, LLC; Wealth Manager   |
| 01/2019 – 12/2019 | Charles O. Gillespie DBA Litton Financial Services; Investment Adviser Representative & Financial Planning Manager |
| 06/2014 – 12/2018 | William L. Litton DBA Litton Financial; Investment Adviser, Representative & Financial Planning Manager            |
| 07/2013 – 03/2014 | LPL Financial, LLC; Cash Management Specialist   |

#### Professional Designations:

**Certified Financial Planner™ (CFP®):** Tyler Stearns is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, Mr. Stearns may refer to themselves as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and Mr. Stearns may use these and the other certification marks (the "CFP Board Certification Marks") that Certified Financial Planner Board of Standards Center for Financial Planning, Inc. has licensed to CFP Board in the United States. The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and

Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

### **Item 3- Disciplinary Information**

*Criminal or Civil Action:* None to report

*Administrative Proceeding:* None to report

*Self-Regulatory Proceeding:* None to report

### **Item 4- Other Business Activities**

Tyler Stearns has outside business activities as follows:

- Licensed Insurance Agent

Approximately 5% of their time is spent on the above practices and from time to time, may offer Clients services from these activities. These practices represent conflicts of interest because they give Tyler Stearns an incentive to recommend products and or services based on the commission or fee amount received. This conflict is mitigated by disclosures, procedures, and Castle Coast Wealth’s fiduciary obligation to place the best interest of the Client first. Moreover, Clients are not required to purchase or engage Tyler Stearns for any products or services offered, as Clients have the option to purchase them through another person or entity of their choosing.

### **Item 5- Additional Compensation**

Tyler Stearns receives commissions on insurance sales but does not receive any performance-based fees. He does not receive any additional compensation for performing advisory services other than what is disclosed in Item 4 of Part 2A.

### **Item 6 - Supervision**

The Chief Compliance Officer of Castle Coast Wealth, LLC, supervises and monitors the advisory services of Tyler Stearns. The Chief Compliance Officer, Kent Keister, can be reached at [kent@castlecoastwealth.com](mailto:kent@castlecoastwealth.com).



**Adam Brown, AIF®**

Form ADV Part 2B  
Brochure Supplement

**Castle Coast Wealth, LLC**

16747 US HWY 17, Suite 106  
Hampstead, North Carolina 28443  
T: 858-546-1247

<https://www.castlecoastwealthllc.com/>

March 2026

**Item 1 – Cover Page**

This brochure supplement provides information about Adam Brown (CRD# 5138287) that supplements the Castle Coast Wealth, LLC brochure. You should have received a copy of that brochure. Please contact our Firm using the contact information on this page if you did not receive Castle Coast Wealth, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Adam Brown is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Adam Brown, AIF®

Year of Birth: 1975

### Item 2- Educational Background & Business Experience

#### Education Background:

2004 – 2006: University of Colorado Boulder; Undergraduate Studies  
1996 – 1998: Front Range Community College; Undergraduate Studies

#### Business Background:

- 01/2020 – Present Castle Coast Wealth, LLC (FKA Litton Financial, LLC); Wealth Manager
- 01/2019 – 12/2019 Charles O. Litton DBA Litton Financial Services; Financial Advisor
- 09/2006 – 12/2018 William L. Litton DBA Litton Financial; Investment Adviser Representative
- 06/2006 – 09/2018 LPL Financial, LLC; Registered Representative & IAR

#### Professional Designations:

**Accredited Investment Fiduciary (AIF®):** The Accredited Investment Fiduciary® (AIF®) designation is granted by fi360, formerly known as the Center for Fiduciary Studies. AIF® Designees can demonstrate that they have met educational, competence, conduct and ethical standards to carry out a fiduciary standard of care and serve the best interests of their clients. The purpose of the AIF® Designation is to assure that those responsible for managing or advising on investor assets have a fundamental understanding of the principles of fiduciary duty, the standards of conduct for acting as a fiduciary, and a process for carrying out fiduciary responsibility. AIF® Designees must successfully complete a specialized program on investment fiduciary standards of care, pass a comprehensive examination, and attest to a Code of Ethics.

### Item 3- Disciplinary Information

*Criminal or Civil Action:* None to report

*Administrative Proceeding:* None to report

*Self-Regulatory Proceeding:* None to report

### Item 4- Other Business Activities

Adam Brown has outside business activities as follows:

- Licensed Insurance Agent

Approximately 5% of their time is spent on the above practices and from time to time, may offer Clients services from these activities. These practices represent conflicts of interest because they give Adam Brown an incentive to recommend products and or services based on the commission or fee amount received. This conflict is mitigated by disclosures, procedures, and Castle Coast Wealth's fiduciary obligation to place the best interest of the Client first. Moreover, Clients are not required to purchase or engage Adam Brown for any products or services offered, as Clients have the option to purchase them through another person or entity of their choosing.

### Item 5- Additional Compensation

Adam Brown receives commissions on insurance sales but does not receive any performance-based fees. He does not receive any additional compensation for performing advisory services other than what is disclosed in Item 4 of Part 2A.

### Item 6 - Supervision

The Chief Compliance Officer of Castle Coast Wealth, LLC, supervises and monitors the advisory services of Adam Brown. The Chief Compliance Officer, Kent Keister, can be reached at [kent@castlecoastwealth.com](mailto:kent@castlecoastwealth.com).



## **Cassidy Fisher, AIF®**

Form ADV Part 2B  
Brochure Supplement

### **Castle Coast Wealth, LLC**

4225 Executive Square, Suite 1030  
La Jolla, California 92037  
T: 858-546-1247

<https://www.castlecoastwealthllc.com/>

March 2026

#### **Item 1 – Cover Page**

This brochure supplement provides information about Cassidy Fisher (CRD# 7993935) that supplements the Castle Coast Wealth, LLC brochure. You should have received a copy of that brochure. Please contact our Firm using the contact information on this page if you did not receive Castle Coast Wealth, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Cassidy Fisher is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Cassidy Fisher, AIF®

Year of Birth: 1997

### Item 2- Educational Background & Business Experience

#### Education Background:

2023: San Diego Mesa College; B.S. in Health Information Management

#### Business Background:

11/2020 – Present Castle Coast Wealth, LLC; Office Manager & Investment Adviser Representative  
06/2020 – 11/2020 Afinida Payroll; Payroll Assistant

#### Professional Designations:

**Accredited Investment Fiduciary (AIF®):** The Accredited Investment Fiduciary® (AIF®) designation is granted by fi360, formerly known as the Center for Fiduciary Studies. AIF® Designees can demonstrate that they have met educational, competence, conduct and ethical standards to carry out a fiduciary standard of care and serve the best interests of their clients. The purpose of the AIF® Designation is to assure that those responsible for managing or advising on investor assets have a fundamental understanding of the principles of fiduciary duty, the standards of conduct for acting as a fiduciary, and a process for carrying out fiduciary responsibility. AIF® Designees must successfully complete a specialized program on investment fiduciary standards of care, pass a comprehensive examination, and attest to a Code of Ethics.

### Item 3- Disciplinary Information

*Criminal or Civil Action:* None to report

*Administrative Proceeding:* None to report

*Self-Regulatory Proceeding:* None to report

### Item 4- Other Business Activities

Cassidy Fisher has outside business activities as follows:

- Licensed Insurance Agent

Approximately 5% of their time is spent on the above practices and from time to time, may offer Clients services from these activities. These practices represent conflicts of interest because they give Cassidy Fisher an incentive to recommend products and or services based on the commission or fee amount received. This conflict is mitigated by disclosures, procedures, and Castle Coast Wealth's fiduciary obligation to place the best interest of the Client first. Moreover, Clients are not required to purchase or engage Cassidy Fisher for any products or services offered, as Clients have the option to purchase them through another person or entity of their choosing.

### Item 5- Additional Compensation

Cassidy Fisher receives commissions on insurance sales but does not receive any performance-based fees. She does not receive any additional compensation for performing advisory services other than what is disclosed in Item 4 of Part 2A.

### Item 6 - Supervision

The Chief Compliance Officer of Castle Coast Wealth, LLC, supervises and monitors the advisory services of Cassidy Fisher. The Chief Compliance Officer, Kent Keister, can be reached at [kent@castlecoastwealth.com](mailto:kent@castlecoastwealth.com).



**William Litton, CFP®**

Form ADV Part 2B  
Brochure Supplement

**Castle Coast Wealth, LLC**

4225 Executive Square, Suite 1030  
La Jolla, California 92037  
T: 858-546-1247

<https://www.castlecoastwealthllc.com/>

March 2026

**Item 1 – Cover Page**

This brochure supplement provides information about William L. Litton (CRD# 1684246) that supplements the Castle Coast Wealth, LLC brochure. You should have received a copy of that brochure. Please contact our Firm using the contact information on this page if you did not receive Castle Coast Wealth, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about William L. Litton is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## William L. Litton, CFP®

Year of Birth: 1957

### Item 2- Educational Background & Business Experience

#### Education Background:

College for Financial Planning; Certified Financial Planning Credential

#### Business Background:

01/2020 – Present	Castle Coast Wealth, LLC (FKA Litton Financial, LLC): Investment Adviser Representative
01/2019 – 12/2019	Charles O. Gillespie DBA Litton Financial Services; Investment Adviser Representative
12/1993 – 12/2018	William L. Litton DBA Litton Financial; Owner & Investment Adviser Representative
12/1993 – 09/2018	LPL Financial, LLC; Registered Representative
05/1987 – 12/1993	Cigna Financial Advisors; Financial Advisor, Insurance Agent & Registered Representative

#### Professional Designations:

**Certified Financial Planner™ (CFP®):** William Litton is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, Mr. Litton may refer to themselves as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and Mr. Litton may use these and the other certification marks (the “CFP Board Certification Marks”) that Certified Financial Planner Board of Standards Center for Financial Planning, Inc. has licensed to CFP Board in the United States. The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

### **Item 3- Disciplinary Information**

*Criminal or Civil Action:* None to report

*Administrative Proceeding:* None to report

*Self-Regulatory Proceeding:* None to report

### **Item 4- Other Business Activities**

William L. Litton has outside business activities as follows:

- Owner of Litton Enterprises, Marketing Company

Approximately 10% of their time is spent on the above practices. Litton Enterprises is not investment-related, and no clients of Castle Coast Wealth are solicited by Litton Enterprises.

### **Item 5- Additional Compensation**

William L. Litton receives compensation from his ownership of Litton Enterprises but does not receive any performance-based fees. He does not receive any additional compensation for performing advisory services other than what is disclosed in Item 4 of Part 2A.

### **Item 6 - Supervision**

The Chief Compliance Officer of Castle Coast Wealth, LLC, supervises and monitors the advisory services of William L. Litton. The Chief Compliance Officer, Kent Keister, can be reached at [kent@castlecoastwealth.com](mailto:kent@castlecoastwealth.com).

<b>FACTS</b>	WHAT DOES CASTLE COAST WEALTH (CCW) DO WITH YOUR PERSONAL INFORMATION?
<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	<p>The types of personal information we collect and share depends on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security Number and driver's license number</li> <li>• Account balances and income</li> <li>• Addresses and contact information</li> </ul> <p>When you are no longer our client, we continue to share your information as described in this notice.</p>
<b>How?</b>	All financial companies need to share client's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their client's personal information; the reasons Castle Coast Wealth chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CCW share?	Can you limit this sharing?
<b>For our everyday business purposes</b> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus.	Yes	No
<b>For our non-affiliates everyday business purposes</b> – Information about your transactions and experiences*	Yes	N/A
<b>For our marketing purposes</b> – to offer our products and services to you.	No	N/A
<b>For joint marketing with other financial companies</b>	No	N/A
<b>For our affiliates' everyday business purposes</b> – Information about your transactions and experiences	No	N/A
<b>For our affiliates to market to you</b>	No	N/A
<b>For nonaffiliates to market to you</b>	No	N/A

<b>Questions?</b>	Contact us at (858) 546-1247 or <a href="mailto:compliance@castlecoastwealth.com">compliance@castlecoastwealth.com</a>
-------------------	--

\*For our everyday business purposes - such as to process your transactions, maintain your accounts(s), respond to court orders and legal investigations, or report to credit bureaus.

<b>Who we are</b>	
Who is providing this notice?	Castle Coast Wealth, LLC.
<b>What we do</b>	
How does CCW protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does CCW collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Open or close an account</li> <li>• Authorize a trade or authorize a direct fee-deduction</li> <li>• Authorize to raise cash</li> <li>• Have a financial plan prepared</li> </ul> <p>We may also collect your personal information from other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>Definitions</b>	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <p><i>Castle Coast Wealth, LLC has no affiliates.</i></p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <p><i>These include broker/dealers, mutual fund companies, insurance companies, and other financial institutions.</i></p>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p><i>Castle Coast Wealth, LLC does not conduct joint marketing.</i></p>